

Bill: Below is my guest OpEd. It is 777-words exactly (4,734 characters) in length, according to Open Office 3.1.0's WordCount. The 777-words counts only the black font text (not the title, attribution, or footer, which is in green font.) Sorry I "went over" the 700-word cap you requested of me, but it was due to the fact that not only is this a complex subject, but moreover, I insisted on including the 'review' in yellow-highlight, where I 'highlight' many good things Congressman Ross has done: I'm a Christian, and I must be respectful and polite at every turn! (Especially on this **red-hot** topic!)

I'm giving it to you in 2 forms – first, the print form is below. If you object to nothing & can find column space, you can copy/paste it "as is" and simply publish it word-for-word verbatim. Then, below that, I shall include the same version, but *this* time, "citing my sources," since I know I must support any claims I make.

—BEGIN OP-ED "print" version:

## Republican Congressman breaks with party, admits college loans deserve bankruptcy

By Gordon Wayne Watts, Guest columnist -Published: Thursday, April 14, 2016 at 12:01 a.m.

**LAKELAND**– In what may indicate a shift in public opinion on the contentious College Debt issue, Representative Dennis Ross, representing Florida's 15<sup>th</sup> Congressional district (including Lakeland) admitted in a recent TownHall Meeting that if student borrowers can't repay their loans, we should 'go back' to our prior U.S. Bankruptcy Laws, for, among other reasons, because "we're not really doing a good service, either way...by making them over-indebted for their Education." Ross breaks ranks with the GOP in this candid admission. For example, H.R.1674, the "Private Student Loan Bankruptcy Fairness Act of 2015," a bill by Rep. Steve Cohen (D-TN-9<sup>th</sup>), has 40 cosponsors, all Democrat. Typically most or all cosponsors of such bills are Democrat, but both parties (who have, at times, had complete control of the House, Senate, & Oval Office) are reluctant to allow bankruptcy discharge for college loans like Credit Card users, banks, or the "über-rich" regularly do.

Ross made these statements in a "TeleTownHall" meeting (THM), back on 05-21-2014 (nearly 2 years ago), but has yet to introduce bills offering relief to suffering students. This is troubling because Ross claims to support such legislation, yet hasn't acted on his belief. **A review is in order:**

(1) While Ross was a state lawmaker, he & Rep. Don Brown of DeFuniak Springs, were the only 2 reps voting against the property insurance bill making Citizens the largest property insurer in Florida. It's believed that they were stripped of their posts as council chairmen by then-Speaker Marco Rubio for voting to protect taxpayers from liability. (2) While, former Rep. Adam Putnam voted for the unpopular T.A.R.P. & Stimulus bailouts, Ross has only voted for about half the Appropriation bills that "overspend." (3) We remember my infamous 'Heavy Hand' letter to the editor, complaining of Ross blocking people from his social media. However, what most don't know is that his office unblocked me about 12 hours BEFORE my letter published. Since they didn't have a heads up, their unblocking wasn't "reactionary," but rather because Ross & staff have integrity. (He fired a staffer for this overstep.) (4) Moreover, Ross knows he'll receive tough questions from me in THM's, but doesn't shy away from calling on me (as this YouTube vid documents). Thus, **Ross has honour & integrity.**

As Gallup documents, Congress is only about one level more popular than ISIS, the Taliban, or Al Qaeda, yet the reelection rate is almost 100%: We tend to think highly of our 'own' Congressman. A recent Princeton study finds: "that majorities of the American public actually have little influence over the policies our government adopts" – and: "even overwhelmingly large pro-change majorities, with 80 percent of the public favoring a policy change, got that change only about 43 percent of the time."

Even Ross, whose record is above average (pro-life, 2<sup>nd</sup> amendment supporter, once rated "most conservative" congressman), has been described as a 'RINO' by Conservative Review. He admits College Loans deserve bankruptcy, but has yet to introduce or cosponsor such legislation. Does he only represent the rich?

Not only would bankruptcy (and other standard consumer protections, like truth in lending, refinancing, & statutes of limitations) help struggling borrowers, but they'd scare off lenders, resulting in sharp declines in tuition. Therefore:

First, please cosponsor bills like H.R.3451, the Student Loan Bankruptcy Parity Act of 2015. (Actually, make college loans equal to Credit Card loans, which have ALL std consumer protections.)

Ross also said that we needed to “get The Government out of the business of loaning the money”(link) However, he has yet to introduce a bill that does this. So, please end ALL HigherEd Loans: If American colleges in the 50's & 60's –the best in the world WITHOUT need for loans– we can do without loans today. Many experts (Ron Paul & former Secretary of Ed, Bill Bennett) agree we shouldn't even *have* College Loans in the first place: When Universities see subsidies, they increase tuition simply to pay for million-dollar salaries!

This costs students (skyrocketing tuition) and taxpayers (who back these loans).

Students are told from their youth that they need an education to compete in today's world; let's not punish them forever for doing what is right. So, I ask Congressman Ross to introduce legislation that represents the 99%, not the rich 1%—legislation that simply makes College Loans 'equal' in all respects to 'Credit Card' loans, and then once that is done, end this wicked college loan system: We never needed it in the past, and we need to end this new form of debt slavery: Slavery was wrong in the past—and it's wrong now. It must stop.

*Gordon Watts ([gww1210@aol.com](mailto:gww1210@aol.com)) is a Lakeland resident, one-time candidate for state house, and part-time advocate. He almost won on behalf of Terri Schiavo, all by himself, in state court, and, more recently, was believed to be the only NonLawyer that a Federal Appeals court allowed to participate in the recent spate of 'Gay Marriage' cases. Watts is currently asking the US Supreme Court to strike the law in question. ([link1](#) [mirror2](#))*

**—End OP-ED “print” version: ([see below for cited-sources version...](#))**

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LAKELAND— In what may indicate a shift in public opinion on the contentious College Debt issue<sup>[1]</sup>, Representative Dennis Ross, representing Florida's 15<sup>th</sup> Congressional district (including Lakeland) admitted in a recent TownHall Meeting<sup>[2]</sup> that if student borrowers can't repay their loans, we should 'go back' to our prior U.S. Bankruptcy Laws, for, among other reasons, because “we're not really doing a good service, either way...by making them over-indebted for their Education.”<sup>[2]</sup> Ross breaks ranks with the GOP in this candid admission. For example, H.R.1674, the “Private Student Loan Bankruptcy Fairness Act of 2015,”<sup>[3]</sup> a bill by Rep. Steve Cohen (D-TN-9<sup>th</sup>), has 40 cosponsors, all Democrat. Typically most or all cosponsors of such bills are Democrat<sup>[4]</sup>, but both parties (who have, at times, had complete control of the House, Senate, & Oval Office) are reluctant to allow bankruptcy discharge for college loans like Credit Card users, banks, or the “über-rich” regularly do.

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As Gallup<sup>[10]</sup> documents, Congress is only about one level more popular than ISIS, the Taliban, or Al Qaeda, yet the reelection rate<sup>[10]</sup> is almost 100%: We tend to think highly of our 'own' Congressman. A recent Princeton study<sup>[11]</sup> finds: “that majorities of the American public actually have little influence over the policies our government adopts” —and: “even overwhelmingly large pro-change majorities, with 80 percent of the public favoring a policy change, got that change only about 43 percent of the time.”

Even Ross, whose record is above average (pro-life, 2<sup>nd</sup> amendment supporter, once rated “most conservative” congressman<sup>[12]</sup>), has been described as a 'RINO' by Conservative Review.<sup>[13]</sup> He admits College Loans deserve bankruptcy<sup>[2]</sup>, but has yet to introduce or cosponsor such legislation.<sup>[5]</sup> Does he only represent the rich?

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*Gordon Watts (gww1210@aol.com) is a Lakeland resident, one-time candidate for state house [18], and part-time advocate. He almost won on behalf of Terri Schiavo [19], all by himself, in state court, and, more recently, was believed to be the only NonLawyer that a Federal Appeals court allowed to participate in the recent spate of 'Gay Marriage' cases. [20] Watts is currently asking the US Supreme Court to strike the law in question. [14]*

—End OP-ED “secret” version, where I cite my sources:

—BEGIN – Sources: – Open Directories – Raw Data:

<http://GordonWatts.com/DennisRoss-on-HigherEd/>  
[www.GordonWayneWatts.com/DennisRoss-on-HigherEd/](http://www.GordonWayneWatts.com/DennisRoss-on-HigherEd/)

[1] “Increasing Student Debt: U.S. Rep. Dennis Ross Says Federal Government Is Failing Students,” By CHRISTOPHER J. BROOKS, *THE LEDGER*, Published: Monday, April 27, 2015 at 2:07 p.m.: [www.theledger.com/article/20150427/NEWS/150429462](http://www.theledger.com/article/20150427/NEWS/150429462)  
“[ LETTER ] Student Debt and Dennis Ross,” By RICHARD THORNTON, Lakeland, Published: Thursday, April 30, 2015 at 12:01 a.m. *THE LEDGER*: <http://www.theledger.com/article/20150430/edit02/150429281>

[2] Wed. 05-21-2014: U.S. Rep. Dennis A. Ross (R-FL-15) Tele-Town Hall Meeting (with excerpts of 06-18-2014)

\* <https://www.youtube.com/watch?v=D7Z9wWWjTJo> (13:11 length)

“Student Loan and College Debt crisis Town Hall question,” by GordonWayneWatts, Published on Jul 13, 2014 – Cached at:

\* [www.GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014\\_WMV.wmv](http://www.GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv)

\* [www.GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014\\_WMV\\_mobile-phone-mpeg4.mp4](http://www.GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4)

\* [www.GordonWayneWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014\\_WMV.wmv](http://www.GordonWayneWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv)

\* [www.GordonWayneWatt.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014\\_WMV\\_mobile-phonempeg4.mp4](http://www.GordonWayneWatt.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phonempeg4.mp4)

Transcripts at:

[www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html](http://www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html)

and:

[www.GordonWayneWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html](http://www.GordonWayneWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html)

[3] \*\* “H.R. 1674: Private Student Loan Bankruptcy Fairness Act of 2015”

\*\* Full Title “To amend title 11 of the United States Code to modify the dischargeability of debts for certain educational payments and loans.” <https://www.govtrack.us/congress/bills/114/hr1674>

\*\* Sponsor: Rep. Steve Cohen (D-TN-9th)

\*\* All 44 cosponsors were Democrat, none Republican: <https://www.govtrack.us/congress/bills/113/hr532>

\*\* Votes: There have been no roll call votes related to this bill.

\*\* Prognosis: 0% chance of being enacted: Prognosis Details This bill has a . . . 2% chance of getting past committee.

0% chance of being enacted. Only 15% of bills made it past committee and only about 3% were enacted in 2013–2015:

<https://www.govtrack.us/congress/bills/114/hr1674>

[4] Raw Data at:

[www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html](http://www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html)

and:

[www.GordonWayneWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html](http://www.GordonWayneWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html)

[5] <http://DennisRoss.House.gov/legislation/sponsoredbills.htm>

[6] <http://GordonWatts.com/DennisRoss-on-HigherEd/DennisRoss-shows-integrity.pdf>

[www.GordonWayneWatts.com/DennisRoss-on-HigherEd/DennisRoss-shows-integrity.pdf](http://www.GordonWayneWatts.com/DennisRoss-on-HigherEd/DennisRoss-shows-integrity.pdf)

See also: “Speaker's moves leave a bad taste,” FLORIDA - CAPITOL VIEW, January 28, 2007|By John Kennedy and Jason Garcia, Tallahassee Bureau, *The Orlando Sentinel*:

[http://articles.orlandosentinel.com/2007-01-28/news/CAPVIEW28\\_1\\_rubio-house-speaker-council-chairmen](http://articles.orlandosentinel.com/2007-01-28/news/CAPVIEW28_1_rubio-house-speaker-council-chairmen)

Source: [https://www.facebook.com/dennis.ross.376/info/?tab=page\\_info](https://www.facebook.com/dennis.ross.376/info/?tab=page_info)

Source: <http://dennisross.house.gov/biography/> verifies this as accurate.

Source: <http://www.gop.gov/member/dennis-ross/>

[7] Even with all these liberal actions in a “very conservative” Polk, Fla. district, voters still overwhelmingly voted in Dennis Ross, but they were a clueless electorate, and the same thing happened when Adam Putnam, a VERY liberal Republican, voted for both the T.A.R.P. And Stimulus bailouts, both very unpopular in Polk County—because “the redneck vote” turned out and voted for him—without first inspecting his voting record. Observe:

\*\* H R 1424: Emergency Economic Stabilization Act of 2008, aka the 'Mortgage Bailout': Passed 263-171 in the house, with apparently 1 vacant seat: Adam Putnam voted 'yea': <http://clerk.house.gov/evs/2008/roll681.xml> and this passed into law:

<http://www.govtrack.us/congress/votes/110-2008/h681>

\*\* HR 3997: Financial Asset Purchase Authority (Establishes the Troubled Asset Relief Program (T.A.R.P.) to allow the Secretary of the Treasury to purchase troubled assets from any financial institution (Sec. 101) = VERY unpopular in conservative Polk County, Fla.). Failed in the House 205-228, but Adam Putnam still voted 'yes' for this 'liberal' bill: <http://www.gop.gov/votes/110/2/674>

; <http://votesmart.org/bill/8060/22428/12913/financial-asset-purchase-authority>

; <http://www.govtrack.us/congress/votes/110-2008/h674>

[8] It was a headache for me to try & count, but here are some partial lists of such Appropriation Bill votes where I get my estimate that Ross opposed about half the 'bad' spending bills: (And I was being more generous than the Conservative Review in my assessment.)

\* [www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html](http://www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html)

\* [www.GordonWayneWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html](http://www.GordonWayneWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html)

\* <http://GordonWatts.com/DennisRoss-on-HigherEd/addendums.html>

\* <http://GordonWayneWatts.com/DennisRoss-on-HigherEd/addendums.html>

[9] “[ LETTER ] Ross Has Heavy Hand Online,” By GORDON WAYNE WATTS, Lakeland, Published: Thursday, January 24, 2013 at 12:41 a.m., *THE LEDGER*: <http://www.theledger.com/article/20130124/EDIT02/130129635>

[10] “Our ruling The meme said that Congress has 11 percent approval ratings, yet 96.4 percent of incumbent lawmakers were re-elected. We found small differences in the actual percentages -- Congress had roughly a 14 percent approval rate, and the incumbent re-election rate may be as low as 95 percent -- but the point of the meme is solid. Voters hold Congress in low regard, yet they re-elect almost everyone. So we rate the claim True.” **Source:** “Congress has 11% approval ratings but 96% incumbent reelection rate, meme says,” By Louis Jacobson on Tuesday, November 11th, 2014 at 4:56 p.m., *PolitiFact*: <http://www.politifact.com/truth-ometer/statements/2014/nov/11/facebook-posts/congress-has-11-approval-ratings-96-incumbent-re-e/>

“Although Americans overwhelmingly disapprove of the job Congress in general is doing, voters re-elect most members of Congress in every election.” **Source:** “Americans Down on Congress, OK With Own Representative,” by Elizabeth Mendes, May 9, 2013, *GALLUP*: <http://www.gallup.com/poll/162362/americans-down-congress-own-representative.aspx>

“Back in 1994,... [Speaker of the House, Newt] Gingrich knew that people tended to vote for their own congressman, regardless of party affiliation or national issues.” **Source:** “Time to throw out the Republican Congress,” ANOTHER VIEW, October 28, 2006|By Donald P. Russo, Special to *The Morning Call*: [http://articles.mcall.com/2006-10-28/opinion/3703268\\_1\\_white-house-mid-term-house-speakerdennis-hastert](http://articles.mcall.com/2006-10-28/opinion/3703268_1_white-house-mid-term-house-speakerdennis-hastert)

“Only one in ten Americans thinks Congress is doing a good job. With numbers like these... it's hard to imagine how any of our lawmakers will get re-elected in November. But sadly many of them will. According to a new Gallup poll, Congress gets a 10% approval rating, which ties its all-time low for the past 4 decades. 83% disapprove of Congress. What's more, Congress' approval rating is down among all political groups... at 9% for Democrats, 11% for independents and 10% for Republicans. While experts say it's hard to pinpoint exactly why Americans are so negative about Congress, the answer is probably "everything."...Why do we keep doing this to ourselves? The definition of insanity is doing the same thing over and over again and expecting a different outcome.”

**Source:** “Why won't Americans vote Congress out of office?,” August 15th, 2012, 01:04 PM ET, By Jack Cafferty, *CNN*:

<http://caffertyfile.blogs.cnn.com/2012/08/15/why-wont-americans-vote-congress-out-of-office/>

“The enduring unpopularity of Congress appears to have seeped into the nation's 435 congressional districts, as a record low percentage of registered voters, 46%, now say the U.S. representative in their own congressional district deserves reelection. Equally historic, the share of voters saying most members of Congress deserve re-election has fallen to 17%, a new nadir...The legendary Speaker of the House Tip O'Neill famously coined the phrase "all politics is local,"...But now that adage rings less true as voters see their own U.S. representative in the same way that they see most other members of Congress -- as not deserving re-election...Partisans on both sides of the aisle are displeased with Congress. But with so few voters saying they are willing to re-elect their own representative, it suggests that many officeholders will be vulnerable, if not in the general election, then perhaps in the host of competitive primaries soon to take place.”

**Source:** “Record Low Say Own Representative Deserves Re-Election,” by Andrew Dugan and Brad Hoffman, January 24,

2014, *GALLUP*: <http://www.gallup.com/poll/167024/record-low-say-own-representative-deserves-election.aspx>

[11] “Testing Theories of American Politics: Elites, Interest Groups, and Average Citizens,” By Martin Gilens and Benjamin I. Page, pp.564—581, *Perspectives on Politics*, September 2014 | Vol. 12/No. 3, doi:10.1017/S1537592714001595, © American Political Science Association 2014: [https://scholar.princeton.edu/sites/default/files/mgilens/files/gilens\\_and\\_page\\_2014\\_-](https://scholar.princeton.edu/sites/default/files/mgilens/files/gilens_and_page_2014_-)



[testing\\_theories\\_of\\_american\\_politics.doc.pdf](#)

[http://GordonWatts.com/DennisRoss-on-HigherEd/gilens\\_and\\_page\\_2014\\_-testing\\_theories\\_of\\_american\\_politics.doc.pdf](http://GordonWatts.com/DennisRoss-on-HigherEd/gilens_and_page_2014_-testing_theories_of_american_politics.doc.pdf)

[http://GordonWayneWatts.com/DennisRoss-on-HigherEd/gilens\\_and\\_page\\_2014\\_-testing\\_theories\\_of\\_american\\_politics.doc.pdf](http://GordonWayneWatts.com/DennisRoss-on-HigherEd/gilens_and_page_2014_-testing_theories_of_american_politics.doc.pdf)

[12] <http://GordonWatts.com/DennisRoss-on-HigherEd/Ross-most-conservative.pdf>

<http://GordonWayneWatts.com/DennisRoss-on-HigherEd/Ross-most-conservative.pdf>

“Congressman Dennis Ross (R-FL) is currently ranked the most conservative Member of the House from Florida, according to our Legislative Scorecard. He first came to Congress thanks to the Tea Party wave of 2010, and has continued to live up to the conservative ideals he ran on.” **Source:** “Congressional Profile: Rep. Dennis Ross (R-FL),” by Ashe Schow | May 22, 2012, *Heritage*

**Action for America:** <http://heritageaction.com/2012/05/congressional-profile-rep-dennis-ross-r-fl/>

“LAKELAND | U.S. Rep. Dennis Ross has been ranked by the National Journal as the 15th most conservative member of the House. The National Journal, a Washington, D.C. publication dealing with politics and government, based its annual rankings on the 2012 voting records of the 435 representatives and 100 senators. The rankings will be published next week.” **Source:** “Journal Rates Ross 15th Most Conservative House Member,” By Bill Rufty, *The Ledger*, Wednesday, February 20, 2013 at 2:46 p.m.:

<http://www.theledger.com/article/20130220/POLITICS/130229963>

**Mirror link:** <http://dennisross.house.gov/news/documentsingle.aspx?DocumentID=345515>

“I had met Ross a few weeks earlier in his Capitol Hill office with a different sort of dissection in mind. National Journal had recently ranked him and nine other Republicans as the most conservative House members, and I wanted to see what made one of the most conservative members of the most conservative, powerful freshman class in the history of the House of Representatives tick.” **Source:**

“Hog Wild: Hunting Boars With Congress' Most Conservative Member,” by Ben Terris, May 31, 2012, *The Atlantic*:

<http://www.theatlantic.com/politics/archive/2012/05/hog-wild-hunting-boarswith-congress-most-conservative-member/257946/>

[13] **Source:** “Member Profile - Dennis Ross: Rep. Dennis Ross Florida ®, D Liberty Score® 69% Understanding the Liberty Score® ,”

*Conservative Review*, <https://www.conservativereview.com/members/dennis-ross/>

Cf: [www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html](http://www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html)

Cf: [www.GordonWayneWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html](http://www.GordonWayneWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html)

Screenshots:

<http://GordonWatts.com/DennisRoss-on-HigherEd/Conservative-Review-DennisRoss-screenshot-1.PNG>

<http://GordonWayneWatts.com/DennisRoss-on-HigherEd/Conservative-Review-DennisRoss-screenshot-1.PNG>

<http://GordonWatts.com/DennisRoss-on-HigherEd/Conservative-Review-DennisRoss-screenshot-1.PNG>

<http://GordonWayneWatts.com/DennisRoss-on-HigherEd/Conservative-Review-DennisRoss-screenshot-1.PNG>

[14] “Is the Mark Tetzlaff Case Over at the Supreme Court? Maybe Not,.” Posted by: Guest Post March 23, 2016:

<https://GetOutOfDebt.org/98813/mark-tetzlaff-case-supreme-court-maybe-not>

Case #: 15-485, *Mark Warren Tetzlaff, Petitioner v. Educational Credit Management Corporation* (U.S. Supreme Court, Docketed: October 16, 2015)

Lower Court: United States Court of Appeals for the Seventh Circuit (Case #: 14-3702, Decision Date: July 22, 2015)

[http://GordonWatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485\\_Tetzlaff-v-ECMC.html](http://GordonWatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html)

[www.GordonWayneWatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485\\_Tetzlaff-v-ECMC.html](http://www.GordonWayneWatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html)

<http://GordonWatts.com/Higher-Education-Tuition-Costs.html>

[www.GordonWayneWatts.com/Higher-Education-Tuition-Costs.html](http://www.GordonWayneWatts.com/Higher-Education-Tuition-Costs.html)

[15] Former U.S. Rep., Dr. Ron Paul (R-TX-14) on Higher Education, Dept of Education, and College Loans

\* <https://www.youtube.com/watch?v=WnNkncv51cs> (2:13 length)

“Ron Paul on Student Loan Debt: Nov 09, 2011,” by GordonWayneWatts, Published on Mar 21, 2012

\* [www.GordonWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt\\_Nov09-2011\\_MP4\\_WMV-V9.wmv](http://www.GordonWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt_Nov09-2011_MP4_WMV-V9.wmv)

\* [www.GordonWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt\\_Nov09-2011\\_MP4.mp4](http://www.GordonWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt_Nov09-2011_MP4.mp4)

\* [www.GordonWayneWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt\\_Nov09-2011\\_MP4\\_WMV-V9.wmv](http://www.GordonWayneWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt_Nov09-2011_MP4_WMV-V9.wmv)

\* [www.GordonWayneWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt\\_Nov09-2011\\_MP4.mp4](http://www.GordonWayneWatts.com/FannyDeregulation/RonPaul-onStudentLoanDebt_Nov09-2011_MP4.mp4)

Transcripts at:

[www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html](http://www.GordonWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html)

and:

[www.GordonWayneWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html](http://www.GordonWayneWatts.com/DennisRoss-on-HigherEd/GordonWayneWatts-navigation-chart-for-documents-DennisRoss-on-HigherEd.html)

[16] Bill Bennett (Secretary of Education from 1985 to 1988 under President Ronald Reagan) put forth the well-known 'Bennett Hypothesis': “I postulated that the availability of a large amount of federal money was driving up tuition, and in the long run making it more difficult for poor students to go. It’s common sense. The more you subsidize something, the more you get of it. And almost every college chancellor or president I met felt that their obligation was to expand and create more departments, more centers and more graduate programs.” Bill Bennett, quoted in “Catching Up on the Bennett Hypothesis,” By Samantha Stainburn, Nov. 1, 2013, *New York Times*: [www.nytimes.com/2013/11/03/education/edlife/catching-up-on-the-bennett-hypothesis.html](http://www.nytimes.com/2013/11/03/education/edlife/catching-up-on-the-bennett-hypothesis.html)

[17] In *Dred Scott*, a 7-2 majority of America's highest court, not too long ago, held that "[T]he negro might justly and lawfully be reduced to slavery for his benefit." Chief Justice Roger B. Taney, writing for the Court. *Dred Scott v. John F. Sanford*, 15 L.Ed. 691; 19 How. 393; 60 US 393 at 407.(US 1857).

[18] "Stargel Faces Write-In's Smith, Watts," By Robin Williams Adams, *THE LEDGER*, Published: Friday, October 17, 2008 at 8:50 p.m.: <http://www.theledger.com/article/20081017/NEWS/810170341>

"Election Qualifiers See Some Surprises," By Bill Rufty, *Ledger* POLITICAL EDITOR, Published: Saturday, June 21, 2008 at 1:51 a.m.: <http://www.theledger.com/article/20080621/news/806210405>

[19] \*\* *In Re: GORDON WAYNE WATTS (as next friend of THERESA MARIE 'TERRI' SCHIAVO)*, No. SC03-2420 (Fla. Feb.23, 2005), denied 4-3 on rehearing. (Watts got 42.7% of his panel) <http://www.floridasupremecourt.org/clerk/dispositions/2005/2/03-2420reh.pdf>

\*\* *In Re: JEB BUSH, GOVERNOR OF FLORIDA, ET AL. v. MICHAEL SCHIAVO, GUARDIAN: THERESA SCHIAVO*, No. SC04-925 (Fla. Oct.21, 2004), denied 7-0 on rehearing. (Bush got 0.0% of his panel before the same court) <http://www.floridasupremecourt.org/clerk/dispositions/2004/10/04-925reh.pdf>

\*\* *Schiavo ex rel. Schindler v. Schiavo ex rel. Schiavo*, 403 F.3d 1223, 2005 WL 648897 (11th Cir. Mar.23, 2005), denied 2-1 on appeal. (Terri Schiavo's own blood family only got 33.3% of their panel on the Federal Appeals level) <http://media.ca11.uscourts.gov/opinions/pub/files/200511556.pdf>

[20] <http://GordonWatts.com/GayMarriageSuit/Order-on-Citro-and-Watts-motions.pdf>  
[www.GordonWayneWatts.com/GayMarriageSuit/Order-on-Citro-and-Watts-motions.pdf](http://www.GordonWayneWatts.com/GayMarriageSuit/Order-on-Citro-and-Watts-motions.pdf)

Consolidated Appeals Docket: 11th U.S. Circuit Court of Appeals

Case #: 14-14061 (*James Brenner, et al v. John Armstrong, et al*) Appeal From: N.D. of Fla. before Robert L. Hinkle, U.S. Dist. Judge: 4:14-cv-00107-RH-CAS

Case #: 14-14066 (*Sloan Grimsley, et al v. John Armstrong, et al*) Appeal From: N.D. of Fla. before Robert L. Hinkle, U.S. Dist. Judge: 4:14-cv-00138-RH-CAS

<http://GordonWatts.com/DOCKET-GayMarriageCase.html>

[www.GordonWayneWatts.com/DOCKET-GayMarriageCase.html](http://www.GordonWayneWatts.com/DOCKET-GayMarriageCase.html)

**—End — Sources: — Open Directories — Raw Data:**

<http://GordonWatts.com/DennisRoss-on-HigherEd/>

[www.GordonWayneWatts.com/DennisRoss-on-HigherEd/](http://www.GordonWayneWatts.com/DennisRoss-on-HigherEd/)